

Table I.C.2.b(2008) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	888	726	867	851	864	926	824	903
Industry group **								
Agric., fish., forest.	585*	.	.	.	.	.	307*	863
Mining and manufacturing	809	604	791	810	865	793	757	815
Construction	762	611	930	704	820	702	791	736
Utilities and transp.	856	848	1,040	581	978	851	909	852
Wholesale trade	870	765*	938	1,185	822	777	1,102	787
Fin. svcs. and real estate	852	590	794	736	732	916	654	879
Retail trade	1,010	971	1,214	1,100	1,286	953	1,098	996
Professional services	832	714	729	782	819	891	733	860
Other services	1,058	812	957	915	940	1,165	867	1,101
Ownership								
For profit, incorporated	892	774	903	875	886	908	875	896
For profit, unincorporated	989	699	868	866	986	1,115	769	1,061
Nonprofit	772	394	475	718	729	863	500	807
Age of firm								
Less than 5 years	984	904	814	960	778	1,694	883	1,117
5-9 years	811	727	823	796	784	965	760	856
10-19 years	893	757	934	824	857	1,110	879	903
20 or more years	867	666	857	859	865	898	810	881
Unknown	927	166*	264*	781	1,001	925	330*	928
Multi/single status								
2 or more locations	910	901	744	873	906	914	858	911
1 location only	843	723	875	846	807	1,254	821	866
Percent full-time employees								
Less than 25%	930	452*	670	1,042	1,052	940	720	958
25-49 %	990	993	1,061	1,185	960	956	984	991
50-74 %	911	760	1,159	1,076	864	900	1,006	896
75% or more	879	714	832	814	856	929	798	898
Union presence								
No union employees	902	730	864	864	888	967	828	926
Has union employees	808	660*	902*	645	723	831	734*	811
Unknown	915	146*	1,027	1,069*	703	925	853	915
Percent low wage employees								
50% or more low wage	1,021	964	900	1,064	958	1,045	986	1,025
Less than 50% low wage	859	693	863	818	844	894	803	872

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.2.b(2008) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.85	40.10	43.95	30.09	20.84	20.05	22.81	9.86
Industry group **								
Agric., fish., forest.	195.10*	.	.	.	.	.	302.04*	227.21
Mining and manufacturing	19.04	117.62	84.77	70.51	53.48	22.81	59.53	21.73
Construction	44.79	104.93	178.64	65.27	117.27	104.17	78.19	76.93
Utilities and transp.	34.83	182.72	234.59	115.41	121.25	51.48	146.78	41.91
Wholesale trade	37.96	304.53*	142.29	185.05	53.16	30.08	80.94	39.51
Fin. svcs. and real estate	35.24	65.49	152.89	126.75	45.77	45.07	35.81	36.45
Retail trade	20.55	188.72	129.67	90.44	93.18	20.14	75.71	16.67
Professional services	23.25	52.98	135.59	37.18	29.81	46.93	53.83	26.03
Other services	27.49	126.83	146.06	65.90	44.86	62.33	81.21	37.24
Ownership								
For profit, incorporated	13.45	39.38	52.05	29.62	31.52	21.77	33.26	13.31
For profit, unincorporated	23.87	90.37	149.48	118.15	91.29	40.28	79.03	29.33
Nonprofit	25.20	92.19	76.67	62.95	27.01	44.43	65.12	26.38
Age of firm								
Less than 5 years	70.84	134.25	96.29	110.52	124.58	341.46	76.49	179.55
5-9 years	39.81	94.51	112.55	81.49	141.00	105.94	59.44	78.76
10-19 years	45.00	83.85	102.42	125.71	49.94	115.03	104.45	26.37
20 or more years	8.54	51.47	66.29	36.18	21.44	14.61	31.00	6.62
Unknown	28.01	144.19*	87.80*	213.50	78.14	27.54	225.73*	27.93
Multi/single status								
2 or more locations	14.27	249.14	96.73	50.83	36.49	19.44	76.62	15.56
1 location only	15.07	38.66	47.00	36.50	31.58	172.50	23.85	25.62
Percent full-time employees								
Less than 25%	94.98	188.69*	89.81	147.50	148.07	100.90	108.52	96.92
25-49 %	33.99	236.48	173.44	109.63	85.06	38.90	117.43	32.80
50-74 %	20.30	114.52	118.67	138.31	53.53	26.40	81.83	18.58
75% or more	7.76	37.50	45.68	30.59	26.58	21.75	25.55	10.79
Union presence								
No union employees	8.86	43.47	47.81	36.51	20.16	23.54	27.95	13.50
Has union employees	30.07	233.94*	305.98*	117.21	80.08	34.46	252.60*	27.01
Unknown	46.58	70.65*	273.22	380.40*	100.64	45.52	238.73	45.73
Percent low wage employees								
50% or more low wage	32.36	169.44	94.59	74.32	45.03	58.26	65.46	40.92
Less than 50% low wage	8.86	44.63	46.06	26.82	30.18	15.54	29.04	8.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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